Farm Household Allowance talking points

Following is some information you can offer to people who may be interested in Farm Household Allowance (FHA).   
  
FHA is an income support payment that helps farmers and their families in financial hardship. It supports farmers to improve their financial self-reliance. It’s paid by Services Australia.

How it can help

It supports farmers and their partners to improve their financial position. It includes tailored activities to help them meet their goals.

Activities can include:

* training and advice
* exploring ways to improve the farm business
* looking at taking up off-farm work.

Each farmer and Partner of a farmer who receive Farm Household Allowance can get up to $10,000 in activity supplements each over their lifetime to help pay for approved activities.

How much farmers can get

This payment is the same rate as JobSeeker Payment or Youth Allowance.

Services Australia may pay the allowance to both a farmer and their partner. They may be able to submit a combined claim.

Farmers can get FHA for 4 years in a specific 10-year period. Services Australia counts 4 years as a total of 1,460 days.

A new 10-year period starts on 1 July 2024. If the farmer or couple has used up their 4 years from the previous period, they can claim FHA again from 1 July 2024.

Farmers don’t have to use the 4 years all at once. They can save it for when they need it.

**What a Farm Household Case Officer does**

Farmers eligible for FHA will get help from a Farm Household Case Officer (FHCO). They’ll work together to:

• agree on activities to help meet the farmer’s goals

• get training and advice to support the farmer’s goals.

Before working with an FHCO, the farmer completes a Farm Financial Assessment. The assessment shows the financial state of the farm.

The farmer completes this online with a financial assessor.

This type of financial assessor is someone who:

* normally provides this kind of advice or assessment and
* has relevant financial, agronomic, or business qualifications or expertise to complete the assessment.

For more information about who can be a financial assessor, farmers should speak to their FHCO.

The FHCO will use the assessment to help the farmer develop a Financial Improvement Agreement.

The FHCO will also check in with the farmer and review their agreement every 3 months. This is to check the farmer is doing what they agreed to keep getting FHA.

Activity supplements help pay for training or advice listed in the agreement.

The farmer’s FHCO may also approve:

* activities to help a move into another career
* counselling services
* reasonable travel and accommodation costs for farmers to undertake the approved activity.

A farmer should speak to their FHCO before starting the activity. The FHCO will tell them if they can pay for it with an activity supplement.

**Who else farmers can contact**

Farmers and their partners can talk to the Rural Financial Counselling Service (RFCS). They give financial counselling to farmers in hardship. It’s free and can help with debt mediation and succession planning. They can also help farmers submit their completed claims for FHA and access other government and non-government support services.

Read more about the RFCS at **agriculture.gov.au/rfcs** or call **1300 771 741**.

**When FHA ends**

When the farmer and their partner complete their time on FHA, the FHCO can help connect them with other support.

Payment Finder can help them find payments they might be eligible for. Go to **servicesaustralia.gov.au/paymentfinder**

**More information**

Go to **servicesaustralia.gov.au/farmhouseholdallowance** or call the Farmer Assistance Hotline on **132 316**, Monday to Friday, 8 am to 5 pm.

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